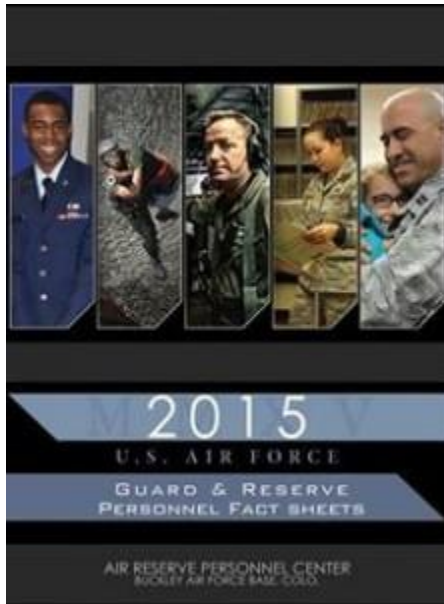


# 2015 Guard & Reserves Handbook – All Branches



The following information in the Guard and Reserves Fact Sheet applies to all members of the Guard or Reserves, regardless of branch of service. This is a great resource to better understand your pay and benefits. Many of these benefits are also covered in more detail the following articles & podcasts:

- **Should You Join the Guard or Reserves?**
- **Guard and Reserve Retirement Benefits.**

- **Reduced retirement age**
- Reserve drill pay
- Basic active duty pay
- Activation of Reserve Members
- Retired Reserve
- Regular, Guard and Reserve retired pay
- Guard/Reserve point valuation chart

- **Age 60 retirement benefits**
- Space-A travel
- **Veterans benefits**
- Reserve Component Survivor Benefit Plan
- **Servicemembers Group Life Insurance**
- SGLI coverage for family members
- **Veterans Group Life Insurance**
- **Thrift Savings Plan**
- Defense Enrollment Eligibility Reporting System
- TRICARE
- **Retiree Health Care Benefits**

**Download the 2015 Guard & Reserves Fact Sheet.**

**Quickly calculate your retirement pension.** One thing that surprised me was the Guard/Reserve point valuation chart. This chart shows you how to quickly calculate your Guard or Reserve pension by multiplying the point value in the chart for your rank and years of service by how many points you earned while in the military. This is a quick back of the envelope way to calculate your potential retirement pension when you reach age 60. Keep in mind that the actual dollar amount may vary widely, depending on your current age, years until you reach 20 good years of service, years until you reach age 60, and other factors.

In my case, I have 8 good years of service, with 6.5 of those on active duty. I can conservatively estimate that I will have approximately 3,600 points if I remain in the Air National Guard until I reach 20 good years of service. That equates to about 10 years on active duty. So back of the envelope math tells me I would earn 25% of a traditional retirement pension ( $2.5\% \times 10$  years). But using the points gives me a little more flexibility with my calculations. Because I am only 35 years old, I have a long time until I would reach age 60, which is when retirees traditionally begin receiving their pensions. Instead of trying to determine potential pay raises and cost of living increases, it's easier for me to look at a potential pension in today's dollars, with the understanding that I

will most likely have a promotion or two, and there will be intermittent pay raises along the way.

## **2015 Guard & Reserves Fact Sheet – Air Force Specific**

There is a lot of information in this document that is Air Force specific. If you aren't in the Air Force, you can certainly skip those sections. But if you are in the Air Force, then this information is gold for your career in the Guard or Reserves. The best way to succeed is to understand the system and find ways to work with it. I highly recommend learning how the Officer and Enlisted promotions and performance reports systems work. The better you understand those, the better you can prepare yourself for promotions.

Understanding the assignment system is also important if you wish to move units. Many members of the Guard and Reserves choose their unit because of location, but it's important to know that you may have better opportunities for promotions or career growth if you are willing to change units.

**Here is the information from the 2015 Factsheet that is specific to Air Force members:**

- How to contact total Force Service Center
- Virtual Personnel Center Dashboard
- MyPers applications and services
- Reserve Force Development
- Officer promotions
- Officer performance reports
- Enlisted promotions
- Enlisted performance reports
- Reserve assignments
- Finding new assignments
- Notification of activation

- Individual Reserve management
- Claims for service credit
- ANG/Reservist entitlements table
- ANG/Reservist retirement benefits table
- ANG/Reservist survivor benefits table
- Voluntary separation incentive and special separation benefit
- Reserve categories
- Air Reserve Component field training

- **List of Guard & Reserves programs & benefits:**

- [Veterans Benefits Guide](#)
  - [VA Health Care Eligibility](#)
  - [Veterans Benefits Articles](#)
  - [GI Bill Articles](#)
  - [VA Loans Articles](#)
  - [Search GI Bill Schools](#)
  - [VA Loan Rates – Purchase or Refinance](#)
- [VA Disability](#)
  - [VA Disability Rates](#)
  - [How Disability Rates Are Determined](#)
  - [Can VA Reduce Your Disability Rating?](#)
  - [Add Dependents to Disability Claim](#)
  - [VA Disability & Retirement Pay](#)
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  - CD Rates – National High Yield Rates
  - Savings Account Interest Rates
- Discounts
  - Veterans Day
  - Deals / Discounts
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